

UNITED STATES BANKRUPTCY COURT
Western District of Washington

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341 Meeting,
and Notice of Appointment of Trustee

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on **October 7, 2008**.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter A Jacobson
4207 Kootnai Street West
University Place, WA 98466

Maria E Jacobson
4207 Kootnai Street West
University Place, WA 98466

Case Number:
08-45120-PHB

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7545
xxx-xx-6855

Attorney for Debtor(s) (name and address):

Peter A Jacobson
4207 Kootnai Street West
University Place, WA 98466
Telephone number:

Bankruptcy Trustee (name and address):

Terrence J. Donahue
1201 Pacific Ave #1200
Tacoma, WA 98402
Telephone number: 253-620-2519

Meeting of Creditors

Date: **November 18, 2008**

Time: **09:30 AM**

Location: **Courtroom J, Union Station, 1717 Pacific Avenue, Tacoma, WA 98402**

Important Notice to Debtors: All Debtors (other than corporations and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not sufficient. Failure to comply will result in referral of your case for action by the U.S. Trustee.

Presumption of Abuse under 11 U.S.C. § 707(b)

Presumption not applicable to cases filed before October 17, 2005.

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Complaints Objecting to Discharge of the Debtor or to Determine the Dischargeability of Certain Debts and All Reaffirmation Agreements must be filed with the bankruptcy clerk's office by January 20, 2009.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

Generally, the filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. There are some exceptions provided for in 11 U.S.C. § 362. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1717 Pacific Avenue
Suite 2100
Tacoma, WA 98402
Telephone number: 253-882-3900

For the Court:

Clerk of the Bankruptcy Court:
Mark L. Hatcher

This case has been assigned to Judge Philip H. Brandt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: October 7, 2008

EXPLANATIONS

Case Number **08-45120-PHB**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. *Presumption not applicable to cases filed before October 17, 2005.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts (cases filed on or after October 17, 2005)	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Discharge of Debts (cases filed before October 17, 2005)	The Debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the Debtor. If you believe that the Debtor is not entitled to receive a discharge under 11 U.S.C. § 727(a) or that a debt owed to you is not dischargeable under 11 U.S.C. § 523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Notice Re: Dismissal	If the Debtor, or joint Debtor, fails to file required schedules, statements or lists within 15 days from the date the petition was filed, the U.S. Trustee will apply for an ex parte order of dismissal on the fifth day after the deadline passes. If the Debtor, or joint Debtor, fails to appear at the meeting of creditors, the U.S. Trustee will apply for an ex parte order of dismissal five days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case. If you wish to oppose the dismissal, you must file a written objection within five days after the applicable deadline passes (i.e. 15-day deadline or date of the meeting of creditors).
Appointment of Trustee	Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, Terrence J. Donahue is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within five(5) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee. Mark H Weber, Assistant U.S. Trustee
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0981-3
Case: 08-45120

User: michthar
Form ID: b9a

Page 1 of 2
Total Served: 36

Date Rcvd: Oct 07, 2008

The following entities were served by first class mail on Oct 09, 2008.

db +Peter A Jacobson, 4207 Kootnai Street West, University Place, WA 98466-6632
jdb +Maria E Jacobson, 4207 Kootnai Street West, University Place, WA 98466-6632
tr +Terrence J. Donahue, 1201 Pacific Ave #1200, Tacoma, WA 98402-4395
951346858 Columbia Customer Service, POB 2036, Tacoma, WA 98401-2036
951346860 Columbus B&T Georgia VIS, 1125 1st Ave, Columbus, GA 31901
951346863 First Financial Asst MG, 2800 N 4th St Suite 310, Phoenix, AR 85008
951346864 +GEMBJCP, POB 981402, El Paso, TX 79998-1402
951346866 ++GUARANTY BANK, ATTENTION MALISA GENNRICH, 4000 W BROWN DEER ROAD, BROWN DEER WI 53209-1221
(address filed with court: Guarantee Bank, 4000 W. Brown Deer Rd., Brown Deer, WI 53209)
951346867 +HSB Comp USA, POB 15521, Wilmington, DE 19850-5521
951346869 Key Bank NA, POB 94518, Cleveland, OH 44101-4518
951346870 +Merchants Credit & Coll, POB 7416, Bellevue, WA 98008-1416
951346871 Norwest Finance, 4020 S. Steele St., Tacoma, WA 98409-7351
951346872 Olympic Collection Inc., 33710 9th Ave S, Ste 104, Federal Way, WA 98003-6734
951346875 +PJM Acquisitions LLC, 575 Underhill Blvd, Syosset, NY 11791-3426
951346873 +Pierce Supr Crt-Tacoma, 930 Tacoma Ave., Tacoma, WA 98402-2105
951346876 Puget Sound Collections, POB 66995, Tacoma, WA 98464-6995
951346878 +Sears/CBSD, 8725 W. Sahara Ave., MC02-02-03, The Lakes, NV 89163-0001
951346879 +The Sagres Company, 10350 Science Ct, STE 100, San Diego, CA 92121-1133
951346880 +Traveler's Acceptance, 2701 Loker Ave W, Carlsbad, CA 92010-6638
951346847 UBS, POB 50220, Irvine, CA 92619-0220
951346881 Unifund CCR Partners, 10625 Techwood Cir, Cincinnati, OH 45242-2846
951346882 Weisfield Jewelers, 375 Ghent Rd., Fairlawn, OH 44333-4601
951346883 Wells Fargo Bank, POB 30095, Walnut Creek, CA 94598-9095
951346848 +1st Security Bank, 6920 220th St. SW, Suite 300, Mountlake Terrace, WA 98043-2172

The following entities were served by electronic transmission on Oct 08, 2008.

tr +EDI: QTUDONAHUE.COM Oct 08 2008 02:58:00 Terrence J. Donahue, 1201 Pacific Ave #1200, Tacoma, WA 98402-4395
smg EDI: WADEPREV.COM Oct 08 2008 02:58:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/PDF: USTPREGION18.SE.ECF@USDOJ.GOV Oct 08 2008 06:15:13 US Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-1271
951346849 +EDI: AFNIRECOVERY.COM Oct 08 2008 02:58:00 AFNI, POB 3427, Bloomington, IL 61702-3427
951346850 EDI: ACCE.COM Oct 08 2008 02:58:00 Asset Acceptance Corp, POB 2036, Warren MI 48090-2036
951346852 EDI: BANKAMER.COM Oct 08 2008 02:58:00 Bank of America, 1000 Samoset Dr., Wilmington, DE 19884-2211
951346851 EDI: BANKAMER.COM Oct 08 2008 02:58:00 Bank of America, 1 000 Samoset Dr., Wilmington, DE 19884-2211
951346853 +EDI: TSYS2.COM Oct 08 2008 02:58:00 Bon-Macys SAB, 1345 S 52 ST, Tempe AR 85281-6970
951346855 +EDI: CAPITALONE.COM Oct 08 2008 02:58:00 Capitol One Services, POB 30281, Salt Lake City, Ut 84130-0281
951346857 +EDI: RMSC.COM Oct 08 2008 02:58:00 Chevron Credit Bank NA, POB 501 0, Concord, CA 94524-0010
951346861 +EDI: CREDPROT.COM Oct 08 2008 02:58:00 Credit Protection, POB 802068, Dallas, TX 75380-2068
951346865 EDI: HFC.COM Oct 08 2008 02:58:00 Gottschalks, POB 28920, Fresno, CA 93729-8920
951346868 +EDI: HFC.COM Oct 08 2008 02:58:00 HSBC NV, POB 19360, Portland OR 97280-0360
951346883 EDI: WFFC.COM Oct 08 2008 02:58:00 Wells Fargo Bank, POB 30095, Walnut Creek, CA 94598-9095

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

951346854* +Bon-Macys SAB, 1345 S 52 ST, Tempe AR 85281-6970
951346856* +Capitol One Services, POB 30281, Salt Lake City, UT 84130-0281
951346859* Columbia Customer Service, POB 2036, Tacoma, WA 98401-2036
951346862* +Credit Protection, POB 802068, Dallas, TX 75380-2068
951346874* +Pierce Supr Crt-Tacoma, 930 Tacoma Ave., Tacoma, WA 98402-2105
951346877* Puget Sound Collections, POB 66995, Tacoma, WA 98464-6995

TOTALS: 0, * 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0981-3
Case: 08-45120

User: michthar
Form ID: b9a

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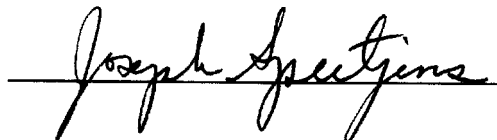
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.